REMARKS/ARGUMENTS

Claims 1, 3-11, and 16-21 are currently pending in the present application. Claims 1, 6-8, 10, and 11 have been amended by the current amendment. No new matter has been added. See e.g., See the Specification page 32, lines 5-12.

In the outstanding Office Action, Claims 1 and 3-11 were rejected under 35 U.S.C. § 103(a) as unpatentable over Matsumoto et al. (U.S. Patent Publication No. 2002/0066042 A1, hereafter "Matsumoto") and Suzuki (U.S. Patent No. 6,612,488 B2) in view of Hymel (U.S. Patent No. 6,216,015, hereafter "Hymel") and Howard et al. (U.S. Patent Publication No. 2003/0212465).

Applicants acknowledge with appreciation the courtesy of an interview granted to applicants representative on January 29, 2008 during which the January 18, 2008 Request for Reconsideration was discussed. In response that discussion, Applicants have amended the independent claims with the exception of claim 3 to clarify that the plurality of individually allotted areas are configured to store information related to predetermined entities including service provider provided information and the common area is configured to store information for applications utilizing the contactless IC chip.

Independent Claim 3 is directed to the settlement management apparatus and defines, among other things, a storage controller configured to store the identification information including a card ID corresponding to the contactless IC chip and an associated registered service in a common area of a memory of the portable information terminal when said judging means decides that the identification information is valid; and management means for managing registration information of a plurality of merchandise each of which has been registered via a merchandise registration procedure with said settlement management apparatus and each of which has a corresponding barcode generated by said management

means, and for managing communication with individually allotted areas of the memory of the portable information terminal.

In contrast to the present invention, Matsumoto fails to teach or suggest a memory manager or the memory partition feature of the present invention. As illustrated in Figures 11 and 12 and stated in paragraphs [0111] and [0112], the mobile telephone 1 includes a memory 15 such as RAM or ROM. However, Matsumoto fails to teach or suggest that the memory 15 can be partitioned or managed by a memory manager. Suzuki merely illustrates in Figure 2 that telephone 100 includes memory 123. However, Suzuki does not teach or suggest that the memory 123 can be partitioned or managed by a memory manager. Consequently, Suzuki does not remedy the deficiencies of Matsumoto.

However, the official action asserts that Hymel teach a memory 38 partitioned into a plurality of memory segments 48, wherein each memory segment has an individual location in memory, and memory manager means for storing the card ID and an associated registered service information in a common area. Applicants respectfully traverse the assertion that Hymel disclose a common area as required by the independent claims.

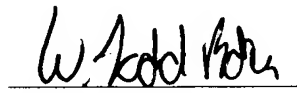
Hymel does teach that the memory 38 is partitioned into a plurality of memory segments 48. However, Hymel does not teach that one of the partitions is a common area. A memory segment is allocated for each smart card 44. Consequently, Hymel does not remedy the deficiencies of Matsumoto or Suzuki.

For the foregoing reasons, Matsumoto is not believed to anticipate the subject matter defined by the independent claims when considered alone or in combination with the applied secondary art including Hymel.

Consequently, no further issues are believed to remain and an early and favorable action is respectfully requested.

Respectfully submitted,

OBLON, SPIVAK, McCLELLAND,
MAIER & NEUSTADT, P.C.



Bradley D. Lytle
Attorney of Record
Registration No. 40,073

W. Todd Baker
Registration No. 45,265

Customer Number
22850

Tel: (703) 413-3000
Fax: (703) 413 -2220
(OSMMN 06/04)
BDL:MS